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Patent  
Attorney's Docket No. 032668-006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Daniel I. FLITCROFT et al.

Application No.: 09/506,830

Filed: February 18, 2000

For: CREDIT CARD SYSTEM AND  
METHOD

Group Art Unit: 2768

Examiner: Unassigned

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INFORMATION DISCLOSURE STATEMENT  
TRANSMITTAL LETTER

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Enclosed is an Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

- ☐ No additional fee for submission of an IDS is required.
- ☐ The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.
- ☐ A certification under 37 C.F.R. § 1.97(e) is also enclosed.
- ☒ A certification under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.
- ☐ Charge \$\_\_\_\_\_ to Deposit Account No. 02-4800 for the fee due.
- ☒ A check in the amount of \$ 180.00 is enclosed for the fee due.

The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

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By:

John F. Guay  
Registration No. 47,248

Date: October 3, 2002



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**INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants  
hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98:

3,938,091	Atalla et al.	02-10-1976
4,747,050	Bracht et al.	05-24-1988
4,797,920	Stein	01-10-1989
4,856,062	Weiss	08-08-1989
4,998,279	Weiss	03-05-1991
5,093,861	Graham	03-03-1992
5,097,505	Weiss	03-17-1992
5,130,519	Bush et al.	07-14-1992
5,163,097	Pegg	11-10-1992
5,193,114	Moseley	03-09-1993
5,196,840	Leith et al.	03-23-1993
5,239,583	Parrillo	08-24-1993
5,343,529	Goldfine et al.	08-30-1994
5,363,449	Bestock	11-08-1994
5,428,684	Akiyama et al.	06-27-1995
5,479,494	Clitherow	12-26-1995
5,500,513	Langhans et al.	03-19-1996

10/07/2002 AAD0F01 00000027 09506830

01 FC:126

180.00 OP

(10/02)

5,504,808	Hamrick, Jr.	04-02-1996
5,577,109	Stimson et al.	11-19-1996
5,592,553	Guski et al.	01-07-1997
5,606,614	Brady et al.	02-25-1997
5,677,955	Doggett et al.	10-14-1997
5,694,471	Chen et al.	12-02-1997
5,724,424	Gifford	03-03-1998
5,777,306	Masuda	07-07-1998
5,984,180	Albrecht	11-16-1999
6,144,948	Walker et al.	11-07-2000
6,188,761	Dickerman et al.	02-13-2001
6,227,447	Campisano	05-08-2001
6,267,292	Walker et al.	07-31-2001
6,339,766	Gephart	01-15-2002
6,341,724	Campisano	01-29-2002
6,375,084	Stanford et al.	04-23-2002
2 361 790 A	United Kingdom	10-31-2001
WO 98/26376 A2	PCT	06-18-1998
0 590 861	EPO	04-06-1994

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Morrall "Where the Card is King," Credit Card Management, pg. 12, September 1992

Lamond, Credit Card Transaction Real World and Online, 1996,  
<http://www.virtualschool.edu/mon/electronicproperty/clamond/creditcard.htm>.

Wiggins, "Putting Risk in Perspective,"  
<http://www.webreference.com/outlook/column3/page4.html>, 1997.

Crotch-Harvey, "Electronic Money and the Law - The Implications,  
<http://www.smartcard.co.uk/articles/electronicmoney.html>.

B. Ives & M. Earl, Mondex International: Reengineering Money,  
<http://isds.bus.isu.edu/cases/mondex.html>, 1997.

V. Moscaritolo, "Digital Commerce for the Rest of US Apple in a Geodesic Economy,  
[http://www.shipwright.com/rants/rant\\_15.html](http://www.shipwright.com/rants/rant_15.html), 4 September 1996.

Hersheim, "Smart Card," <http://disc.cba.uh.edu/~rhirsch/fall96/needpa.htm>, 24 September 1996.

NetChex: "NetChex Offers Secure Checking to the Web,"  
<http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html>, January 1995.

Agora: "A minimal Distributed Protocol of Electronic Commerce," USENIX Workshop on Electronic Commerce,  
[http://www.usenix.org/publications/library/proceedings/ec96/full\\_papers/grabber/html/](http://www.usenix.org/publications/library/proceedings/ec96/full_papers/grabber/html/) held from November 18-21, 1996.

GE Capitol Financial, Inc., "Corporate E-Card and E-Commerce Glossary,"  
<http://www.ge.com/capital/cardservices/corpcard/5news5.html>.

"NetChex - a short brief,"  
[http://www.tml.hut.fi/Studies/Tik-110.350/1997/Ecommerce/netchex\\_5.html](http://www.tml.hut.fi/Studies/Tik-110.350/1997/Ecommerce/netchex_5.html), 1997.

"Announcement: Jan 11, 1995 NetChex offers Secure Checking to the Web,"  
<http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html>, 1995.


The above information was previously cited by or submitted to the office in prior Application No. 09/235,836, filed January 22, 1999, upon which applicants rely for benefits provided in 35 U.S.C. § 120. In accordance with 37 CFR § 1.98(d), copies of the listed documents are not included.

I, the undersigned, hereby state that no item of information contained in this Information disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

Consideration and making of record in the application identified in caption of the accompanying Information Disclosure Statement are respectfully requested. A statement in accordance with 37 C.F.R. § 1.97(e) and an IDS fee set forth in 37 C.F.R.

§ 1.17(p) in the amount of \$180.00 (1806) are being submitted to comply with the provisions of 37 C.F.R. § 1.97(d).

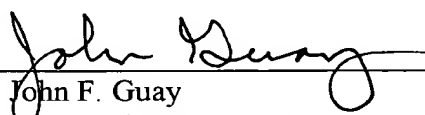
The Examiner's attention is directed to copending application numbers U.S. Application Serial No. 09/548,659, filed April 13, 2000; Application Serial No. 09/665,574, filed September 18, 2000; and Application Serial No. 09/691,175, filed October 18, 2000.

 In accordance with MPEP § 609(c)(2) (February 2000, page 600-107), the Office is requested to return a copy of this Information Disclosure Statement with the Examiner's initials adjacent to this paragraph indicating that these copending applications have been considered. By citation to the copending applications, confidentiality is not waived and the Office is requested to maintain the confidentiality of these copending applications under 35 U.S.C. § 122.

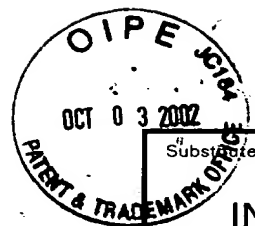
To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner-initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By:   
John F. Guay  
Registration No. 47,248

P.O. Box 1404  
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(703) 836-6620  
Date: October 3, 2002



Substitute for form 1449A/PTO

ATTORNEY'S DKT No.

032668-006

APPLICATION No.

09/506,830

INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT

APPLICANT

Daniel I. Flitcroft et al.

FILING DATE

February 18, 2000

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## U.S. PATENT DOCUMENTS

Examiner Initials	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication (MM-DD-YYYY)
	Number	Kind Code (if known)		
	3,938,091		Atalla et al.	02-10-1976
	4,747,050		Brachtl et al.	05-24-1988
	4,797,920		Stein	01-10-1989
	4,856,062		Weiss	08-08-1989
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	5,093,861		Graham	03-03-1992
	5,097,505		Weiss	03-17-1992
	5,130,519		Bush et al.	07-14-1992
	5,163,097		Pegg	11-10-1992
	5,193,114		Moseley	03-09-1993
	5,196,840		Leith et al.	03-23-1993
	5,239,583		Parrillo	08-24-1993
	5,343,529		Goldfine et al.	08-30-1994
	5,363,449		Bestock	11-08-1994
	5,428,684		Akiyama et al.	06-27-1995
	5,479,494		Clitherow	12-26-1995
	5,500,513		Langhans et al.	03-19-1996
	5,504,808		Hamrick, Jr.	04-02-1996
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	5,592,553		Guski et al.	01-07-1997
	5,606,614		Brady et al.	02-25-1997
	5,677,955		Doggett et al.	10-14-1997
	5,694,471		Chen et al.	12-02-1997
	5,724,424		Gifford	03-03-1998
	5,777,306		Masuda	07-07-1998
	5,984,180		Albrecht	11-16-1999
	6,144,948		Walker et al.	11-07-2000
	6,188,761		Dickerman et al.	02-13-2001
	6,227,447		Campisano	05-08-2001
	6,267,292		Walker et al.	07-31-2001
	6,339,766		Gephart	01-15-2002
	6,341,724		Campisano	01-29-2002
	6,375,084		Stanford et al.	04-23-2002

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Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>	ATTORNEY'S DKT No.	APPLICATION No.
	032668-006	09/506,830
	APPLICANT	
	Daniel I. Flitcroft et al.	
	FILING DATE	GROUP
	February 18, 2000	2768

FOREIGN PATENT DOCUMENTS						
Examiner Initials	Foreign Patent Document		Country	Date of Publication (MM-DD-YYYY)	Translation	
	Number	Kind Code (if known)			Yes	no
	2 361 790	A	United Kingdom	10-31-2001		
	WO 98/26376	A2	PCT	06-18-1998		
	0 590 861		EPO	04-06-1994		
NON PATENT LITERATURE DOCUMENTS						
Examiner Initials	Include name of author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.					
	Morrall "Where the Card is King," Credit Card Management, pg. 12, September 1992.					
	Lamond, Credit Card Transaction Real World and Online, 1996, <a href="http://www.virtualschool.edu/mon/electronicproperty/clamond/creditcard.htm">http://www.virtualschool.edu/mon/electronicproperty/clamond/creditcard.htm</a> .					
	Wiggins, "Putting Risk in Perspective," <a href="http://www.webreference.com/outlook/column3/page4.html">http://www.webreference.com/outlook/column3/page4.html</a> , 1997.					
	Crotch-Harvey, "Electronic Money and the Law - The Implications, <a href="http://www.smartcard.co.uk/articles/electronicmoney.html">http://www.smartcard.co.uk/articles/electronicmoney.html</a> .					
	B. Ives & M. Earl, Mondex International: Reengineering Money, <a href="http://isds.bus.isu.edu/cases/mondex.html">http://isds.bus.isu.edu/cases/mondex.html</a> , 1997.					
	V. Moscaritolo, "Digital Commerce for the Rest of US Apple in a Geodesic Economy, <a href="http://www.shipwright.com/rants/rant_15.html">http://www.shipwright.com/rants/rant_15.html</a> , 4 September 1996.					
	Hersheim, "Smart Card," <a href="http://disc.cba.uh.edu/~rhirsch/fall96/neepa.htm">http://disc.cba.uh.edu/~rhirsch/fall96/neepa.htm</a> , 24 September 1996.					
	NetChex: "NetChex Offers Secure Checking to the Web," <a href="http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html">http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html</a> , January 1995.					
	Agora: "A minimal Distributed Protocol of Electronic Commerce," USENIX Workshop on Electronic Commerce, <a href="http://www.usenix.org/publications/library/proceedings/ec96/full_papers/grabber/html/">http://www.usenix.org/publications/library/proceedings/ec96/full_papers/grabber/html/</a> held from November 18-21, 1996.					
	GE Capitol Financial, Inc., "Corporate E-Card and E-Commerce Glossary," <a href="http://www.ge.com/capital/cardservices/corpcard/5news5.html">http://www.ge.com/capital/cardservices/corpcard/5news5.html</a> .					
	"NetChex - a short brief," <a href="http://www.tml.hut.fi/Studies/Tik-110.350/1997/Ecommerce/netchex_5.html">http://www.tml.hut.fi/Studies/Tik-110.350/1997/Ecommerce/netchex_5.html</a> , 1997.					
	"Announcement: Jan 11, 1995 NetChex offers Secure Checking to the Web," <a href="http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html">http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html</a> , 1995.					
Examiner Signature				Date Considered		

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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. SEND TO: Assistant Commissioner for Patents, Washington, D.C. 20231.